

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BETH A. SOCOSKI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:14-24578 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/19/2014 and confirmed on 12/30/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		118,049.00
Less Refunds to Debtor	141.64	
TOTAL AMOUNT OF PLAN FUND		117,907.36
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,390.00	
Trustee Fee	4,643.43	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,033.43

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	US BANK TRUST NA - TRUSTEE	0.00	44,704.10	0.00	44,704.10
	Acct: 9001				
	KEYSTONE CLOSING SERVICES LLC++	0.00	0.00	0.00	0.00
	Acct: ?				
	FIRST COMMONWEALTH BANK*	5,041.00	5,041.00	484.21	5,525.21
	Acct: 5631				
					50,229.31

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BETH A. SOCOSKI	0.00	0.00	0.00	0.00
	Acct:				
	BETH A. SOCOSKI	141.64	141.64	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,390.00	3,390.00	0.00	0.00
	Acct:				

\* \* \* N O N E \* \* \*

Unsecured					
	DUQUESNE LIGHT COMPANY*	56.22	26.57	0.00	26.57
	Acct: 0388				
	ECMC(*)	65,927.79	31,160.67	0.00	31,160.67
	Acct: 0388				
	AMERICAN EXPRESS CENTURION BNK	10,116.23	4,781.42	0.00	4,781.42
	Acct: 1008				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX3933				
	ECAST SETTLEMENT CORP	9,517.02	4,498.20	0.00	4,498.20
	Acct: 1748				
	ECAST SETTLEMENT CORP	6,386.72	3,018.67	0.00	3,018.67
	Acct: 6700				
	DISCOVER BANK(*)	13,028.87	6,158.08	0.00	6,158.08
	Acct: 6812				
	DISCOVER PERSONAL LOANS**	18,338.31	8,667.57	0.00	8,667.57

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 3965 DEPARTMENT STORES NATIONAL BANK	882.23	416.99	0.00	416.99
	Acct: 7038 PENN STATE UNIVERSITY	1,938.96	916.45	0.00	916.45
	Acct: 0388 MARTHA E VON ROSENSTIEL ESQ	0.00	0.00	0.00	0.00
	Acct: JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct: LORRAINE GAZZARA DOYLE ESQ	0.00	0.00	0.00	0.00
	Acct:				<hr/> 59,644.62
<b>TOTAL PAID TO CREDITORS</b>					
<b>TOTAL</b>					<b>109,873.93</b>
CLAIMED	0.00				
PRIORITY	5,041.00				
SECURED	126,192.35				

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
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Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
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IN RE:

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vs.  
No Respondents.

Case No.:14-24578 JAD

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Document No.:

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Beth A. Socoski  
 Debtor

Case No. 14-24578-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jan 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2020.

db +Beth A. Socoski, 10780 Glen Ellen Drive, Tampa, FL 33624-5052  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
     51 East Bethpage Road, Plainview, NY 11803-4224  
 13956842 +AES, PO Box 2461, Harrisburg, PA 17105-2461  
 13956843 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 13990162 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13956844 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
     (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
 13956846 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
     (address filed with court: Citi Bank, PO Box 183071, Columbus, OH 43218)  
 13956847 +Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243  
 13986518 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 13971526 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
     Mason, OH 45040-8053  
 13956848 +Discover, PO Box 30420, Salt Lake City, UT 84130-0420  
 14008497 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,  
     NEW YORK, NY 10087-9262  
 14315416 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 14201973 Federal National Mortgage Association, creditor c/o Seterus, Inc., PO Box 1047,  
     Hartford, CT 06143-1047  
 13956851 +Macy's/American Express, PO Box 8218, Mason, OH 45040-8218  
 15134437 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas TX 75261-9096  
 13971151 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13956852 +Penn State, 108 Shields Building, University Park, PA 16802-1201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13961906 E-mail/Text: mrdiscen@discover.com Jan 31 2020 03:15:14 Discover Bank,  
     DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13956849 +E-mail/Text: dplbk@discover.com Jan 31 2020 03:16:28 Discover Personal Loans, PO Box 6105,  
     Carol Stream, IL 60197-6105  
 13959769 +E-mail/Text: dplbk@discover.com Jan 31 2020 03:16:28 Discover Personal Loans,  
     PO Box 30954, Salt Lake City, UT 84130-0954  
 14011670 +E-mail/Text: kburkley@bernsteinlaw.com Jan 31 2020 03:16:41 Duquesne Light Company,  
     c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
     Pittsburgh, PA 15219-1945  
 13956850 +E-mail/Text: bankruptcynotice@fcbanking.com Jan 31 2020 03:15:15 First Commonwealth,  
     PO Box 537, Indiana, PA 15701-0537  
 13961446 +E-mail/Text: kpenn@lenderlaw.com Jan 31 2020 03:16:50 First Commonwealth Bank,  
     c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
     401 Liberty Avenue, Pittsburgh, PA 15222-1000  
 15183412 +E-mail/Text: bknotices@snsn.com Jan 31 2020 03:16:45  
     U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 5th Street,  
     Eureka, CA 95501-0305

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CITIMORTGAGE, INC.  
 cr Duquesne Light Company  
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 cr Seterus, Inc., as the authorized subservicer for F  
 cr U.S. Bank Trust National Association, as Trustee o  
 cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 13956845\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
     (address filed with court: Citi Bank, PO Box 6000, The Lakes, NV 89163)  
 cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
     401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 5, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jfur  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jan 30, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Brian E. Caine on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association heather@mvrlaw.com, Michelle@mvrlaw.com  
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. heather@mvrlaw.com, Michelle@mvrlaw.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com  
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Kenneth Steidl on behalf of Debtor Beth A. Socoski julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com  
Lorraine Gazzara Doyle on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper lorraine@mvrlaw.com, diane@mvrlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com  
Roger P. Poorman on behalf of Creditor First Commonwealth Bank rpoorman@metzlewis.com, slohr@metzlewis.com  
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 12